

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security      ☐ Assumption of Executory Contract or Unexpired Lease      ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Belete G. Belachew**

Case No.: **18-14003/VFP**

Judge: **Vincent F. Papalia**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☐ Motions Included

☐ Modified/Notice Required  
☒ Modified/No Notice Required

Date: November 26, 2019

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RC Initial Debtor: BGB Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$27,328.56** through **November 2019** of the plan and then effective **December 1, 2019**, the Debtor shall pay **\$1,932.12** a month for the remaining **39 months** of the plan to the Chapter 13 Trustee.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☒ Other sources of funding (describe source, amount and date when funds are available):  
Monthly rent rolls from 28 Lindsley Avenue, West Orange, NJ 07052.
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
  - ☐ Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Marie-Ann Greenberg, Chapter 13 Standing Trustee	Trustee Commissions	\$10,268.14
U.S. Department Of Treasury	Taxes and certain other debts	\$9,312.57

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pas-Through Certificates, Series 2006-2	28 Lindsley Avenue, West Orange, New Jersey	\$82,569.67 + \$531.00 (Secured Creditor Attorney Fees) = \$83,100.67	N/A	\$82,569.67 + \$531.00 (Secured Creditor Attorney Fees) = \$83,100.67	\$2,950.62

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an

unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Nelnet on behalf of American Student Assistance	Non-Dischargeable Student Loans	This claim is unaffected by Debtor's plan.	\$34,530.78 (To be paid outside plan).

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

### d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

## Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified: **October 5, 2018.**

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Chapter 13 plan is amended to include the payment of post-petition mortgage arrears in the amount of \$15,995.16 and \$531.00 for secured creditor attorney fees in order to resolve secured creditor's certification of default to vacate stay.	Debtor's plan payments has increased to \$1,932.12 for the remaining 39 months starting on December 1, 2019 to address the post-petition mortgage arrears.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

## Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>November 26, 2019</u>	<u>/s/Belete G. Belachew</u> <b>Belete G. Belachew</b> Debtor
Date: _____	_____ Joint Debtor
Date: <u>November 26, 2019</u>	<u>/s/Roger Chavez</u> <b>Roger Chavez RC4040</b> Attorney for the Debtor(s)

## Certificate of Notice Page 7 of 9

United States Bankruptcy Court  
District of New JerseyIn re:  
Belete G. Belachew  
DebtorCase No. 18-14003-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 61

Date Rcvd: Dec 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2019.

db +Belete G. Belachew, 495 Fairview Avenue, Orange, NJ 07050-2113  
 sp +Barry Packin, Seigel Law LLC, 505 Goffle Road, Ridgewood, NJ 07450-4027  
 cr +PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421  
 517362066 +Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943  
 517362068 Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 517362069 Citi Cards, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 517362067 +Citi Cards, P.O. Box 6190, Sioux Falls, SD 57117-6190  
 517362071 +Citibank, N.A., C/O The Home Depot, PO Box 6241, Sioux Falls, SD 57117-6241  
 517362070 Citibank, N.A., C/O The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
 517362072 +Citibank, N.A., C/O The Home Depot, P.O. Box 790328, St. Louis, MO 63179-0328  
 517362073 +City Of Orange Township, Tax Collector, 29 North Day Street, Orange, NJ 07050-3608  
 517362074 +Claudia Moore, 28 Lindsley Avenue, 1st Floor, West Orange, NJ 07052-5384  
 517362075 +Comcast Cable, C/O Bankruptcy Dept., 257 Prospect Avenue, West Orange, NJ 07052-4210  
 517628150 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
 517362078 +Essex County Sheriff's Office, Essex County Veterans Courthouse, 50 W. Market Street, Newark, NJ 07102-1607  
 517362079 +Kelemua Kebede, 499 Fairview Avenue, 1st Floor, Orange, NJ 07050-2113  
 517362080 +Kenneth A. Wanio, Esq., 1035 Route 46 Easr, Suite B105, Clifton, NJ 07013-2430  
 517362085 Medical Business Bureau, P.O. Box 1219, Park Ridge, IL 60068-7219  
 517362086 +Medical Business Bureau, 1460 Renaissance Drive, Suite #400, Park Ridge, IL 60068-1349  
 517383707 +Nelnet on behalf of ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
 517362087 +North Jersey Pathology LLC, 703 Main Street, Paterson, NJ 07503-2621  
 517362090 +PNC Bank, P5-PCLC-AI-R, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 517362089 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
 517362092 +PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429  
 517362091 +PNC Bank, ATTN: Customer Service, PO Box 609, Pittsburgh, PA 15230-0609  
 517522484 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 517362094 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517362095 +PSE&G, 550 North Broad Street, Elizabeth, NJ 07208-3302  
 517362096 Rose Blanc, 28 Lindsley Avenue, 2nd Floor, Orange, NJ 07050  
 517362097 +Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mt. Laurel, NJ 08054-2242  
 518362617 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 518362618 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517362099 +TD Bank USA, A/K/A Target National Bank, PO Box 673, Minneapolis, MN 55440-0673  
 517362100 +TD Bank USA, A/K/A Target National Bank, NCD-0450, P.O. Box 1470, Minneapolis, MN 55440-1470  
 517362102 +U.S. Bank National Association, 101 North Phillips Avenue, Sioux Falls, SD 57104-6738  
 518594043 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517403264 +U.S. Bank National Association, as Trustee, C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001  
 517362103 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank National Association, 425 Walnut Street, Cincinnati, OH 45202)  
 517362116 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701)  
 517362111 +Wells Fargo Financial National Bank, Bob's Discount Furniture, P.O. Box 14517, Des Moines, IA 50306-3517  
 517362112 +Wells Fargo Financial National Bank, Bob's Discount Furniture, P.O. Box 14595, Des Moines, IA 50306-3595  
 517362113 +Wells Fargo Financial National Bank, C/O Bob's Discount Furniture, 800 Walnut Street, MAC F4030-04C, Des Moines, IA 50309-3605  
 517362115 +Wells Fargo Home Mortgage, MAC #X7801-013, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203  
 517362114 +Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 04 2019 00:18:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 04 2019 00:18:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517362076 +E-mail/Text: documentfiling@lciinc.com Dec 04 2019 00:17:40 Comcast Cable, C/O Bankruptcy Dept., 800 Rahway Avenue, Union, NJ 07083-6691

517362077 +E-mail/Text: documentfiling@lciinc.com Dec 04 2019 00:17:40 Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899

517362110 E-mail/Text: cio.bncmail@irs.gov Dec 04 2019 00:18:09 U.S. Department Of Treasury, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 61

Date Rcvd: Dec 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517362081 +E-mail/Text: SM-Rehab-Bankruptcies@selectmedical.com Dec 04 2019 00:20:06  
Kessler Institute for Rehabilitation, 1199 Pleasant Valley Way, West Orange, NJ 07052-1499  
517362083 +E-mail/PDF: resurgentbknottifications@resurgent.com Dec 04 2019 00:32:27 LVNV Funding, LLC,  
A/K/A Resurgent Capital Services, LP, 9700 Bissonnet Street, Suite 2000,  
Houston, TX 77036-8016  
517362084 E-mail/PDF: resurgentbknottifications@resurgent.com Dec 04 2019 00:32:25 LVNV Funding, LLC,  
A/K/A Resurgent Capital Services, LP, PO Box 10584, Greenville, SC 29603-0584  
517362082 +E-mail/PDF: resurgentbknottifications@resurgent.com Dec 04 2019 00:33:11 LVNV Funding, LLC,  
A/K/A Resurgent Capital Services, LP, PO Box 10497, Greenville, SC 29603-0497  
517514431 E-mail/PDF: resurgentbknottifications@resurgent.com Dec 04 2019 00:31:40  
LVNV Funding, LLC its successors and assigns as, assignee of Soaring Capital, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517512656 E-mail/PDF: resurgentbknottifications@resurgent.com Dec 04 2019 00:32:24  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517362093 +E-mail/Text: bankruptcy@pseg.com Dec 04 2019 00:17:43 PSE&G, Credit & Collection Center,  
PO Box 490, Cranford, NJ 07016-0490  
517362098 +E-mail/Text: bankruptcy@sw-credit.com Dec 04 2019 00:18:58 SW Credit Systems, Inc.,  
Southwest Credit Systems, 4120 International, Suite 100, Carrollton, TX 75007-1958  
517522010 +E-mail/Text: bncmail@w-legal.com Dec 04 2019 00:19:06 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
517362106 +E-mail/Text: electronicbkydocs@nelnet.net Dec 04 2019 00:19:00 U.S. Department of Education,  
C/O Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904  
517362105 E-mail/Text: electronicbkydocs@nelnet.net Dec 04 2019 00:19:00 U.S. Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904  
517362107 E-mail/Text: electronicbkydocs@nelnet.net Dec 04 2019 00:19:00 U.S. Department of Education,  
C/O Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517362109\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: U.S. Department Of Treasury, Internal Revenue Service,  
PO Box 724, Springfield, NJ 07081-0724)  
517362108\* U.S. Department Of Treasury, Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
517362104\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank National Association, 60 Livingston Avenue, EM-MN-WS3D,  
Saint Paul, MN 55107)  
517362065 ##American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
517362088 ##Penn Credit Corporation, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
517362101 ##+TD Bank USA, A/K/A Target National Bank, 3701 Wayzata Boulevard,  
Minneapolis, MN 55416-3440

TOTALS: 0, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**



District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 61

Date Rcvd: Dec 03, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-2 cwohlab@LOGS.com, njbankruptcynotifications@logs.com  
Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com  
Kevin Gordon McDonald on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Krystin Miranda Kane on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSMC Mortgage-Backed Pass-Through Certificates, Series 2006-2 krallex@logs.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Roger Chavez on behalf of Debtor Belete G. Belachew rchavez01@aol.com, rchavez@chavezlegal.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8